

Information to identify the case:

Debtor 1

Justin M. Peters

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6255

EIN --

Debtor 2

Meghan E. Peters

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9903

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-10344-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin M. Peters

Meghan E. Peters

1/13/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justin M. Peters
Meghan E. Peters
Debtors

Case No. 20-10344-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 13, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Justin M. Peters, Meghan E. Peters, 103 Mary Street, Bordentown, NJ 08505-1813
518653818	+ Burlington County Sheriff Sale, 49 Rancocas Road, Mount Holly, NJ 08060-1317
518653819	+ Capital Health Medical, 750 Brunswick Avenue, Trenton, NJ 08638-4143
518653822	+ N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
518653823	+ Stern & Eisenberg PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
518769524	+ Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799
518769527	+ Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Wilmington Savings Fund Society, FSB c/o AMIP Management 90740-2799

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518653817	+ EDI: LCIBAYLN	Jan 14 2023 01:54:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1839
518745086	+ EDI: LCIBAYLN	Jan 14 2023 01:54:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518688646	+ Email/Text: ecfbnc@aldridgepate.com	Jan 13 2023 20:56:00	Bayview Loan Svc., LLC, Jenelle C. Arnold, 4375 Jutland Dr., Ste. 200, POB 17933, San Diego, CA 92177-7921
518653820	+ EDI: LCIICSYSTEM	Jan 14 2023 01:54:00	I C Systems, 444 Highway 96 E, Saint Paul, MN 55127-2557
518653821	+ EDI: IRS.COM	Jan 14 2023 01:54:00	Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346
519515651	+ Email/Text: mtgbk@shellpointmtg.com	Jan 13 2023 20:56:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing 29603-0826
519515650	+ Email/Text: mtgbk@shellpointmtg.com	Jan 13 2023 20:56:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518653824	+ EDI: VERIZONCOMB.COM	Jan 14 2023 01:54:00	Verizon Wireless Bankruptcy Admin, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 10

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518769526	*+	Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
George E Veitengruber, III	on behalf of Joint Debtor Meghan E. Peters bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Debtor Justin M. Peters bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7